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Section B

Directions: In this section, you are going to read a passage with ten statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter. Answer the questions by marking the corresponding letter on Answer Sheet 2.

□ □ □ **Fake holiday villa websites prompt**

warning

Fake holiday villa websites prompt warning

A) During the British winter, the thought of two weeks in a coastal villa(□□) with soul-stirring views of the sea and a huge pool to enjoy is enough to offset(□□) the labor until the holidays start. For a growing number of people, however, their yearly break is turning into a nightmare as they find that the property they have paid thousands for does not exist and the website through which they booked it has disappeared.

B) Consumers have been warned to be aware of the potential for deception in this market. which is far from uncommon. In 2017 there were 1,632 cases of reported "villa fraud(□□), with victims losing an average of £2,052, according to Action Fraud, the national center for reporting such frauds. "Millions of pounds are lost each year by holidaymakers," says Sean Tipton of the Association of British Travel Agents (ABTA).

C) The problem has ballooned in the last 10 years, with frauds becoming more and more sophisticated. The fake websites have authentic-sounding names involving a mix of keywords, typically including the place name, "summer", "villas" or "rentals". Details of legitimate(□□□) villas are often stolen from other sites. "When the fraudsters first started it was unsophisticated - the websites looked amateur and there wasn't a lot of effort," says Tipton. "Now they are clever. They extensively rip off legitimate websites and use a different website name. They'll have pictures of a sales team and it might be a poor actor in New York that is down as their head of sales."

D) Fraudsters target popular seaside destinations for British tourists visiting Spain where prices can soar if demand exceeds supply. Prices are kept within reasonable ranges to avoid arousing suspicion. "A villa might cost £5,000 elsewhere and they will offer it at say £3,500. But a bit of a giveaway is that the villa will be cheaper than on other websites and there's unlimited availability," says Tipton. Fraudsters also invest in pay-per-click advertising to feature at the top of search engines when people type in phrases such as "Spanish seaside villas".

E) With such a degree of professionalism, how can consumers find out if the website they're looking to book with is trustworthy? "When people book holiday villas they are doing so through rose-colored glasses," says Tony Neate, chief executive of Get Safe Online. "They should be Googling the property, and looking on websites like Google Maps and StreetView to see if it's there. Also, speak to the person you're booking the villa with on a landline phone, as fraudsters tend to only use mobiles." He also suggests asking someone not going on the holiday to have a look at the website. "They might spot problems you don't spot." Another potential red flag is being asked to pay by bank transfer. "The problem is that when the money leaves your account it's in theirs straightaway and it's very hard to track it," says Barclays' head of digital safety, Jodie Gilbert. "We generally recommend other forms of payment, like credit card."

F) Little seems to be known about these fraudsters. "There is no way to definitely know who they are," says Neate. "It could be a crime in Russia." Action Fraud says people should ensure the company renting the villa is a member of a recognized trade body such as ABTA.

G) "By working with industry partners such as ABTA and Get Safe Online, we are able to issue alerts about the latest threats they should be aware of. If you believe you have fallen victim to fraud or cyber-crime, please report it to Action Fraud," it adds. ABTA says it is trying to combat the issue by running public awareness campaigns. "It's a growing problem and people can't stop fraudsters being dishonest," says Tipton. "They're still going to do it. It's not impossible to stop but as it's internet-based it's harder to pursue."

H) Nick Cooper, the founder and co-owner of villa booking company Villa Plus, estimates his company has uncovered more than 200 fake villa websites over the past two years, and doesn't believe enough is being done. "It is hopeless to report fake villa websites to the internet giants who host them," he says. "I found it impossible to speak to anyone. Also, once one bank account gets reported, they simply use another."

I) For now the only way to stop fraudsters appears ultimately to lie in the hands of the consumer. "When people book their holidays they get so emotionally involved, and when they find that villa at a good price with availability in peak season, they are an easy target," says Cooper. "The public has to learn to be far more aware they are a target for these sort of frauds." But it's not just the financial cost. "A family will turn up at villa and find out it

doesn't exist or the owner doesn't know who you are," says Tipton. "The problem then is you have to find accommodation at short notice. It can be incredibly expensive but it's the emotional cost, too."

J) Carla O'Shaughnessy from Sydenham was searching last year for a good deal to book a villa in Majorca for a summer break for the family. "I was comparing prices online and found one on that came in a bit cheaper than others," says O'Shaughnessy. She emailed the company via its website, asking how far the villa was from the airport and about local restaurants. "They came back with plausible answers; it was all very friendly and professional," she says. Happy with the responses, O'Shaughnessy paid the full amount of 3,000 via bank transfer into the travel agent's account and then forgot about it until a month before the booking.

K) "I tried logging on to the website and couldn't," she recalls. "I Googled the agent's name and there were lots of complaints about him being a fraudster. If only I'd Googled before but I never thought of it." Although she found another villa in time for their holiday, she admits she was much more cautious. "I paid through a secure third-party site and had phone conversations with the agent. But I wasn't able to relax until we turned up and I had the keys."

36. Fraudsters often steal villa-booking information from authentic holiday websites.

37. Fraudsters keep changing their bank accounts to avoid being tracked.

38. It is suggested that people not going on the holiday might help detect website frauds.

39. More and more British holidaymakers find the seaside villas they booked online actually nonexistent.

40. By checking an agent's name online before booking a villa holidaymakers can avoid falling into traps.

41. Fraudsters are difficult to identify according to an online safety expert.

42. Holidaymakers have been alerted to the frequent occurrence of online villa-booking frauds.

43. It is holidaymakers that can protect themselves from falling victim to frauds.

44. Holidaymakers are advised not to make payments by bank transfer.

45. Fraudsters advertise their villas at reasonable prices so as not to be suspected.

□□□ **How to determine if a company is a good fit for you**

How to determine if a company is a good fit for you

A) On paper, the job seemed perfect for me: The position was completely in line with my degree, the duties and responsibilities were compatible with my interests and the office maintained a well-stocked kitchen that would satisfy my every snack desire.

B) Sounds like my dream job, right? There was only one small problem: I simply didn't get along with the company culture. They favored a more rigid, closed-door, corporate atmosphere. When I would have preferred something more collaborative and open. They were complete clock watchers, when I would have liked a more flexible schedule. To put it plainly, we just weren't on the same page.

C) When it comes to looking for a new job, you already know that a big part of the interview process involves the company evaluating whether or not you're a good fit for their open role. But, it's important to keep in mind that the employer isn't the only one who needs to identify a good match - you should be looking for that same exact thing. Company culture can have a big impact on how you feel about your work, so you want to make sure you sign an offer letter with an organization you're truly excited about.

D) However, figuring out what a company is like before you actually work there can be a bit of a challenge. Luckily, there are a few things you can do to determine whether or not a company is a good fit for you - before you ever sign your name on that dotted line.

E) First of all, know what you want. It's hard to make any decisions when you don't really know what you're looking for. So before you can determine whether you and a specific company would be compatible together, it's important to have a solid handle on what exactly you want from your employer. Many of us have an easier time identifying the things that we absolutely don't want. If those are the only things you can think of, don't worry! That's still a good place to start.

F) Start by writing down the things you didn't like about previous employers, as well as the parts you really valued. There's no wrong answer here - so from big things to small details, write it all down on your list. This will help you immediately identify what you're looking for in an organization, as well as the things you're trying to stay far, far away from.

G) Do your research. Now comes the part when you put on your detective hat and do a little digging. The Internet will be your best friend when you're trying

to familiarize yourself with a company's culture before ever walking through their office doors. And where exactly should you look for these culture clues? Start with the most obvious place first: the company's website. Read through their copy and blog. Do they use formal, direct language? Or is it casual, conversational, and maybe even a little humorous? This can be a big indicator of what sort of atmosphere a workplace is trying to cultivate.

H) Next, turn your attention toward their social media outlets. Are they sharing photos of their team's Thursday afternoon chili cook-off or Halloween costume contest on Instagram? Or are their social media accounts strictly reserved for company related announcements and product launches?

I) A site like Glassdoor is another spot to check in order to find some insider information about what you can expect about a company. However, remember to take the reviews you read with a grain of salt - many of them are written by scorned employees.

J) Finally, you can never fail with personal connections. Send a quick message to a current or previous company employee on Twitter or LinkedIn and ask if he or she would be willing to have a quick conversation with you about the organization in general. If you get a yes to your request for a chat? You'll be armed with some pretty powerful and helpful information heading into your interview!

K) Ask questions. You know that part at the end of a job interview when the hiring manager asks if you have any questions. and you just stare across the table blankly with your mouth hanging open? That's the perfect opportunity to speak up and get your burning company culture questions answered! So yes, you can definitely ask your interviewer about what it's like to work for that particular organization. Simple questions like, "What three words would you use to describe the culture here?" or "What's your favorite part about working for this company?" can reveal a lot about what it's really like behind closed doors. Still not sure what to ask? Try this article for help.

L) Prioritize your values. What does my dream company culture look like? Well, I could come and go as I please, as long as I was getting the work done. My boss would genuinely listen to and value all of my ideas and suggestions. My co-workers would all be friendly with one another, without ever falling into the office gossip trap. The kitchen would have endless options of pizza and cookies. Oh, and they'd give me two months of paid vacation with a very generous salary.

M) What are my chances of finding all of those things with one employer? Slim to none - believe me, I've looked. This is why it's so important to know which aspects of a company's culture you value most. Is it an open communication style or a flexible schedule? Focus on the top spots on your priority list, and ensure a potential employer at least checks those boxes. Unfortunately, this is reality, you can't have everything you want but a few are certainly achievable.

N) When you're hunting for a new job, you already know that the employer is trying to decide whether or not you're a good fit for the position. But you

should also look at the process through a similar lens. You may not be the one conducting the actual interview, but you're still trying to determine whether or not company is a good fit for you.

O) Keep these tips in mind to figure out whether you and a potential employer are a perfect match or just a recipe(□□) for disaster. After all, it's a good thing to know before actually accepting an offer.

36. Clues about the culture of a company can be found on its website.

37. It can be difficult to know the real situation in a company until you become part of it.

38. It is impossible for a job applicant to have every expectation met.

39. Simply by reading its description, the author found the job offered ideal.

40. Job applicants are advised to make a written list of their likes and dislikes in their previous employment.

41. At the end of an interview, a job applicant should seize the opportunity to get answers to their urgent questions.

42. To begin with, job applicants should be clear what they expect from their future employer.

43. Job applicants should read with a critical eye what is written about a company on the website.

44. Job satisfaction has a lot to do with company culture.

45. A chat with an insider of a company can give job applicants very useful information when they prepare for an interview.

2022 □ 9 □□□□□□□ How a rabbit study and an ex-student boost my hopes for a future of 'love and dignity'

How a rabbit study and an ex-student boost my hopes for a future of 'love and dignity'

[A] At whatever grade level teachers find themselves,from kindergarten to the final class at medical or law school, few moments stir the emotions as deeply as when former students reappear years and often decades later with an update on where their journey has taken them and what resiliencies(□□) have been the pavement on which they've traveled.

[B] So it was when a recent letter came from Kelli Harding, a student 21 years ago in my Peace Studies summer course in Washington. The weekly tuition-

free class, in a roomy space that Ralph Nader and his Public Citizen nonprofit group provided, was discussion-based and required no useless homework or exams. Just come in and figure out how to increase peace and decrease violence. And do it today, tomorrow is too late. The course attracted mostly congressional interns(□□□), with a few exceptions like Kelli who was in Washington as an AmeriCorps volunteer.

[C] Her year-long service included comforting AIDS patients at a free health clinic and delivering meals to the home bound. It was a world apart from her undergraduate days at the University of California-Berkeley majoring in political science. The Washington experience, which Kelli would later call "transformative," was the fuel that carried her into medicine to earn a master's degree in public health from Columbia University and a medical degree from the University of Rochester, and almost two decades of practice as an emergency-room psychiatrist(□□□□□) at New York - Presbyterian Hospital and a clinical professor of psychiatry at Columbia University Irving Medical Center.

[D] Kelli's letter, a literate update on both her personal and professional life, touched my heart, and especially so when saying that two decades later she still has the course text, "Solutions to Violence," and that "it remains one of my favorite possessions." She lives in Lower Manhattan with her husband, Padraic, whom she met on a flight to London, and their three boys.

[E] If Kelli stands out, it's because she is also a gifted writer. Last month, Atria Books published her book *The Rabbit Effect: Live Longer, Happier, and Healthier with the Groundbreaking Science of Kindness*.

[F] With a blending of free-flowing confessional prose and scholarly research found in 461 notes, Kelli met my expectations that her ideas and ideals would be sound and singular. "Despite our scientific progress," she writes, "Americans are remarkably unhealthy. In 2016, the United States ranked forty-third in the world for life expectancy... It is also by far the world's most expensive place to get sick."

[G] Enter the rabbits - not those running around in our woodlands but ones serving in two month-long medical experiments to test the effects of eating a high-fat diet and the connections between cholesterol and heart disease. With similar diets, the expectations were that all the rabbits would have similar cloggings of their arteries(□□□□). Yet one group had 60% fewer of them.

[H] The reason? Instead of receiving the standard care given to lab animals, the 60% group was watched over by a newcomer to the lab who, Kelli writes, "handled the animals differently. When she fed her rabbits she talked to them and petted them. She didn't just pass out food, she gave them love... The studies indicate something is missing in the traditional biomedical model. It wasn't diet or genetics that made a difference in which rabbits got sick and which stayed healthy. It was kindness."

[I] Amid the political noise about Obamacare, Medicare, Medicaid, health insurance and thieving pharmaceutical(□□□) companies, Kelli Harding stands

apart from the crowd calling for quick fixes, the simpler the better. She has walked too many miles in the halls of hospitals visiting too many far-gone patients and seeing too many medical mistakes to go along with conventional thinking.

[J] "The rabbit effect," she explains, means that "when it comes to our health, we've been missing some crucial pieces: hidden factors behind what really makes us healthy. Factors like love, friendship, and dignity. The designs of our neighborhoods, schools, and workplaces. There's a social dimension to health that we've completely overlooked in our efforts to find the best and most cutting-edge medical care... Ultimately, what affects our health in the most meaningful ways has more to do with how we treat one another, how we live, and how we think about what it means to be human than with anything that happens in the doctor's office."

[K] In more than a few passages, she relates the stories of men and women who came up against assembly-line medicine where patients were treated mostly as pieces of flesh. "Clinically," she writes, "it's common to see two patients with the same condition, such as recovering from a heart attack, have two very different courses based on seemingly irrelevant factors, such as their family relationships or their educational levels. In my practice, the sickest people I see often share similar backgrounds: loneliness, abuse, poverty, or discrimination. For them, the medical model isn't enough. It's like fixing up an airplane engine and ignoring that the pilot is on his third drink at the bar and a massive storm is overhead... To properly care for patients, we also need to care about the lives of the people getting the care."

[L] Kelli wastes no time taking potshots at(□□□□) the medical establishment and its body-centered biomedicine methods. Instead, she remains positive, holding up for praise one of her medical school professors, George Engel, "who always noticed not just a patient's physical condition but little details about her life, such as if she had family pictures up in her hospital room or flowers delivered. He was the kind of trusted doctor you'd feel relieved to see and welcome into the room with a sick family member. He'd sit down to talk with the patient not just about medical problems, but about her life and priorities. He built a large consultation service to address the holistic(□□□) needs of hospitalized patients, including psychological and social factors."

[M] It's a guess how many George Engels in their white jackets are at work these days and another speculation on the number of Kelli Harding's the nation is blessed with. May the totals be large and getting larger.

36. Kelli Harding also distinguishes herself by her literary talent.

37. Kelli Harding doesn't think America's medical model is sufficient for patients who need help most.

38. Kelli Harding differs from those seeking quick and simple solutions to America's medical problems.

39. Kelli Harding was a participant in a summer course the author taught.

40. According to Kelli Harding, scientific advances have not made Americans

healthier, nor prolonged their life.

41. The author was deeply moved by what Kelli Harding wrote about her current life.

42. George Engel, in treating his patients, not only looks into their symptoms but also into things like the emotional support they receive.

43. According to Kelli Harding, rabbits' health had more to do with humans' kindness to them than their diet or genetics.

44. What Kelli Harding went through in Washington changed her life.

45. A social aspect to health has not been taken into account in trying to provide the best medical care.

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Section B

Directions: In this section, you are going to read a passage with ten statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter. Answer the questions by marking the corresponding letter on Answer Sheet 2.

□□□ Learning to say no

Learning to say no

A. Not doing something will always be faster than doing it. This philosophy applies in many areas of life. For example, there is no meeting that goes faster than not having a meeting at all. This is not to say you should never attend another meeting, but the truth is that we say "yes" to too many things we don't actually want to do.

B. How often do people ask you to do something and you just reply, "Sure." Three days later, you're overwhelmed by how much is on your to-do list. We become frustrated by our obligations even though we were the ones who said "yes" to them in the first place. Even worse, people will occasionally fight to do things that waste time. You don't have to do something just because it exists. It's worth asking if things are necessary. Many of them are not, and a simple "no" will be more productive than whatever work the most efficient person can cope with. But if the benefits of saying "no" are so obvious, then why do we say "yes" so often?

C. We say "yes" to many requests not because we want to do them, but because we don't want to be seen as rude or unhelpful. Often, we have to consider saying "no" to someone we will interact with again in the future - our co-worker, our spouse, our family and friends. Saying "no" to our superiors at work can be particularly difficult. In these situations, I like the approach recommended in *Essentialism* by Greg McKeown. He writes, "Remind your superiors what you would be neglecting if you said 'yes' and force them to deal with the trade-off. For example, if your manager comes to you and asks you to do X, you can respond with 'Yes, I'm happy to make this the priority. Which of these other projects should I deprioritize to pay attention to this new project?'"

D. Collaborating with others is an important element of life. The thought of straining the relationship outweighs the commitment of our time and energy. For this reason, it can be helpful to be gracious in your response. Do whatever favors you can, and be warm-hearted and direct when you have to say no. But even after we have accounted for these social considerations, many of us still seem to do a poor job of managing the trade-off between yes and no. We find ourselves over-committed to things that don't meaningfully improve or support those around us, and certainly don't improve our own lives.

E. Perhaps one issue is how we think about the meaning of yes and no. The words "yes" and "no" get so often used in comparison with each other that it feels like they carry equal weight in conversation. In reality, they're not just opposite in meaning, but of entirely different magnitudes in commitment. When you say "no", you're only saying "no" to one option. When you say "yes", you're saying "no" to every other option. I like how economist Tim Harford put it, "Every time we say 'yes' to a request, we're also saying 'no' to anything else we might accomplish with the time." Once you're committed to something, you've already decided how that future block of time will be spent. In other words, saying "no" saves you time in the future. Saying "yes" costs you time in the future. "No" is a form of time credit. You retain the ability to spend your future time however you want. "Yes" is a form of time debt. You have to pay back your commitment at some point.

F. "No" is a decision. "Yes" is a responsibility. Saying "no" is sometimes seen as a luxury that only those in power can afford. And it's true: turning down opportunities is easier when you can fall back on the safety net provided by power, money, and authority. But it's also true that saying "no" is not merely a privilege reserved for the successful. It's also a strategy that can help you become successful. Saying "no" is an important skill to develop at any stage of your career because it retains the most important asset in life: your time. As investor Pedro Sorrentino put it, "If you don't guard your time, people will steal it from you." You need to say "no" to whatever isn't leading you toward your goals.

G. Nobody embodied this idea better than Steve Jobs, who said, "People think focus means saying 'yes' to the thing you've got to focus on. But that's not what it means at all. It means saying 'no' to the hundred other good ideas that there are. You have to pick carefully." Jobs had another great quote about saying "no": "I'm actually as proud of the things we haven't done as the things I have done. Innovation is saying 'no' to 1,000 things."

H. Over time, as you continue to improve and succeed, your strategy needs to change. The opportunity cost of your time increases as you become more successful. At first, you just eliminate the obvious distractions and explore the rest. As your skills improve and you learn to separate what works from what doesn't, you have to continually increase your threshold for saying "yes". You still need to say "no" to distractions, but you also need to learn to say "no" to opportunities that were previously good uses of time, so you can make space

for better uses of time. It's a good problem to have, but it can be a tough skill to master.

I. What is true about health is also true about productivity: an ounce of prevention is worth a pound of cure. More effort is wasted doing things that don't matter than is wasted doing things inefficiently. And if that is the case, elimination is a more useful skill than optimization. I'm reminded of the famous Peter Drucker quote, "There is nothing so useless as doing efficiently that which should not be done at all."

36. People often grant a request just because they want to appear polite and helpful.

37. It's no easy job learning to say "no" to opportunities that were once considered worth grasping.

38. When you decline a request, you are saving your future time.

39. People sometimes struggle to do things that are simply a waste of time.

40. Doing efficiently what is not worth doing is the most useless effort.

41. It is especially difficult for people to decline to do what their superiors ask them to do.

42. People agree to do too many things they are in fact unwilling to do.

43. According to one famous entrepreneur, innovation means refusal to do an enormous number of things.

44. It is an essential aspect of life to cooperate with other people.

45. Refusing a request is sometimes seen as a privilege not enjoyed by ordinary people.

□□□ The hidden costs colleges don't want you to know about

The hidden costs colleges don't want you to know about

A. This fall, thousands of college students from across the country will begin their undergraduate studies at colleges around the nation. They will inevitably pack too much to fit in their tiny dorm rooms. They will also carry with them a huge student loan debt, in addition to countless "hidden" out-of-pocket costs paid for by their bank accounts and the bank accounts of their families.

B. At my well-respected, private, four-year university in Washington, D.C., which boasts a yearly tuition of \$44,046 not including room and board, I receive over \$57,000 yearly in financial aid. As a student from a family that is struggling to make ends meet, my financial aid package is a combination of federal grants and federal work study, university merit scholarships and financial aid awards, and about \$8,000 yearly in federally subsidized(□□□□)

and unsubsidized loans. On paper, my expenses and my financial aid just about even out. Off paper, they don't.

C. Universities today are in the business of making money, and mine is no exception. They hit me right out of gate with a \$160 fee to attend my freshman orientation, a price which does not include the cost of travel to and from the District. Almost every class has an associated fee not included in the cost of tuition, most between \$40 and \$100. Fees for lab science classes are the highest, and all students at my university are required to take at least one lab before they graduate. Buying a laptop proved a necessity and, thankfully, a relative bought me one as a gift. Renting a mini-fridge for my dorm room costs my roommate and me about \$140 a year.

D. Schools will charge you whatever they can. The costs of any damage to the dorm, including elevators, bathrooms, and common areas, are billed to every person on a dorm floor, or even the entire building if they do not know who caused the damage. After I fell out of my bed twice during my freshman year, the university installed a railing - for \$20, billed to my student account. My financial aid did not anticipate any of these costs and so it did not cover them.

E. An Internet search of "hidden costs" of college turns up a host of articles on parent-centered websites on the college application process. These articles are almost always geared towards upper- and middle-class families. For students already struggling to pay tuition, these costs may be the least of their worries.

F. So what hidden costs should low-income students really be paying attention to? My college experience offers a few examples.

G. If you are a low-income student who will be attending school out-of-state, make sure you know if you can use your state benefits, such as the Supplemental Nutrition Assistance Program, or SNAP. It wasn't until after I had accepted admission to an out-of-state school that I learned that I could not use my Ohio Medicaid on campus for anything other than emergency care. My benefits became invalid the second I moved out of Ohio. After my freshman year, I had to opt for the school's insurance plan, which costs around \$2,000 a year. Even if your school offers a flat-rate fee for a doctor's appointment at the student health center (mine is \$20 a visit), these fees often do not include extra fees for lab tests or prescription medications(□□).

H. If you plan on paying off bills in your student account with a credit card, be aware of any additional costs. My school charges an additional fee for the use of a credit card to settle outstanding charges, which can add upwards of 3% of the balance to your bill.

I. There is another depressing reality hidden within even the largest financial aid packages: Colleges often offer the most generous packages during freshman year as a way to attract new students. My family was careful to ask about the chances of financial aid being taken away after my freshman year. We were assured that, except for low grades or a raise in family income, no money would be taken away. We did not know to ask - and the school did not

readily point out - that even if tuition rises, my financial aid package will stay the same. So when my university voted to raise tuition costs 3% at the end of my freshman year, my financial aid package remained the same and I was suddenly responsible for an additional \$1,200 for the next year. The university administration will likely vote to raise costs at least once more before my graduation.

J. Yes, I chose to attend an expensive university far from my hometown. Yes, there were cheaper options. But there are promising students from struggling families across the nation who should not rule out their dream schools entirely. All things considered, I am paying significantly less than the ticket price of my university, and having an educational experience in Washington, D.C., that I would not have had anywhere else. As a low-income student from a down-and-out Rust Belt community, these educational experiences have enormous potential to brighten my future - and my family's future.

K. The key is to make sure that students and their families understand that hidden costs exist, and that they may prove problematic. Fill out a more comprehensive checklist, and be wary of listed prices that seem too low. Understand just how complicated the financial aid process is.

L. Students and families must also understand their ability to self-advocate. They should not pay student bills or excess fees blindly. If something does not look right, ask about it. If it still doesn't look right, negotiate it. In cases where parents are working multiple jobs, are less knowledgeable about college bureaucracies, have limited English language skills, or are not contributing financially to their child's education, the burden of self-advocacy will fall on the student. I understand the difficulty, and the embarrassment. But it is necessary.

M. In the grand scheme of things, however, colleges also must come to understand that the hidden fees they ask for may prove unmanageable for the very kinds of low-income or first-generation students they are trying desperately to attract.

36. Students' financial aid remains unchanged even when tuition rises.

37. Students may not be able to enjoy their state benefits when they go to college out of the state.

38. The financial aid the author receives is supposed to cover all her college expenses.

39. When the person who damages dorm facilities is not identified, students are required to share the cost.

40. Though it is difficult and embarrassing, students should make inquiries about what fees they have to pay and why.

41. Today, many Americans have to go to college on student loans.

42. Receiving education in a private university in the nation's capital may change the author's future life and that of her family's.

43. Students may no longer be qualified for financial aid if they perform poorly in school or if their family income has increased.

44. In addition to tuition, college students have to pay extra fees for the courses they take.
45. Some schools charge students a fee to their student accounts for using credit cards to pay bills.

☐☐☐ Evil Genius

Evil Genius

A. A few years ago I found myself teaching a university class on evil. It was for third-year criminology students to help them contextualize theory and research within controversial current topics. It was a huge success. The debates were heated and interesting. I could see people's views change within the course of a single lecture. Over the past 13 years, as a student, lecturer and researcher, I've enjoyed discussing the science of evil with anyone willing to listen. What I like most is destroying the cliché(☐☐☐☐) of good and evil, and replacing them with scientific insight. We need a more informed way of discussing behavior that at first we cannot, or should not, begin to understand.

B. Without understanding, we risk dehumanizing others, writing off human beings simply because we don't comprehend them. We must try to understand what we have labeled evil. We tend to think evil is something that other people are. We think of ourselves as "good people", and even when we do morally wrong things, we understand the context of our decisions. With others, however, it is far easier to write them off. If their actions deviate(☐☐) substantially from what we consider acceptable, we may label them evil. We need to be careful with this. Calling someone evil is often similar to saying they cannot change, and perhaps aren't even a human at all. However, when you actually go monster-hunting, and you look deeply at the people behind shocking behavior, you may be surprised.

C. As a child I used to love the Scooby-Doo cartoons. Arriving in their "Mystery Machine", the gang would have to find a monster who was terrorizing a neighborhood. They would run around looking for clues and at the end unmask the bad guy. It was always a normal person in a costume. There were no monsters. Like the Scooby crew, we may find ourselves hunting for an easy fix, one word for people who do bad things. But if we take a good look, the word 'evil' is insufficient - there are no simple explanations for why humans do bad things: instead there are many, and they are all marvelously different.

D. Evil is typically referred to when there is deviance from social norms: formal deviance is the violation of laws, like theft, murder, and attacks, while informal deviance involves violations of social norms, like lying. Evil behavior is typically thought to embrace one or both forms. However, deviance can

also describe a behavior that simply differs from the norm.

E. Perhaps this is where we can find the good side of our bad side. Deviating from the norm can make us villains(□□), but it can also make us heroes. A child deviates from social pressures when they stand up for another child being bullied in school. A soldier deviates when they choose not to follow orders to kill an innocent civilian. An employee in a big tech company deviates when they expose its wrongdoings.

F. Creativity is also a deviation. Here, too, things are complex. Thinking creatively has given us modern medicine, technology and modern political structures, but it has also given us poison and nuclear weapons. Great benefit and great harm can come from the same human tendency.

G. In a research paper, Evil Genius, published in 2014, the behavioral scientists Francesca Gino and Scott Wiltermuth wanted to examine whether people who behave unethically in one task are more creative than others on a subsequent task, even after controlling for differences in baseline creative skills. The unethical behavior they chose was dishonesty.

H. Over five experiments researchers gave participants tasks in which they could cheat. In one study, they were given matrixes(□□) and had to find two numbers that added up to 10. Participants were asked to self-report how well they did at the end of the study: 59% cheated by saying that they solved more matrixes than they actually had.

I. After each task, the researchers measured participants' performance on the Remote Associates Test. This shows participants three words at a time that appear to be unrelated, and the person has to think of a fourth word that is associated with all of them. For example, you might get "Fox, Man, Peep", or "Dust, Cereal, Fish". In order to find the linking words ("Hole" for the first, "Bowl" for the second) you need to be creative. The more you get right, the more creative you are thought to be because you have come up with uncommon associations.

J. For every one of the five studies, they found the same thing - participants who cheated in the first task did better on the creativity task. Why? Like other forms of unethical behavior, lying means breaking rules. It involves being deviant, going against the social principle that people should tell the truth. Similarly, being creative involves "thinking outside the box", deviating from expectations. They involve similar thought patterns, so stimulating one stimulates the other. Can we learn from this? Perhaps. To be more creative, we could try lying in a controlled environment. Find online logic games and cheat at them, play Scrabble(□□□□) with a dictionary, or write a story about something that is untrue? Such tasks can get our brains thinking flexibly, beyond our normal comfort zone. This is not a call to become a compulsive(□□□□) liar, but a controlled liar.

K. In addition to benefits for creativity, deviance can be a good thing in other ways. Even Philip Zimbardo, the author of the Stanford prison experiment, who showed how easily we can be led to behave badly, believes that the

future of deviance research may lie more in understanding extreme pro-social behavior, such as heroism. Like evil, we often view heroism as only a possibility for outliers - for people who are abnormal. But Zimbardo asks: "What if the capability to act heroically is also fundamentally ordinary and available to all of us?" Some say we should never meet our heroes, lest they disappoint us when we find out how normal they are. But this should be liberating, not disappointing. We are all capable of behaving like outliers. It's time for us to understand deviance, and realize its potential for good as well as for harm.

36. A behavior that does not conform to social norms maybe described as being deviant.

37. Various experiments found that participants who cheated in the initial task performed better in the creativity test.

38. People may be simply considered evil if their behaviors are morally unacceptable to us.

39. The research published by two scientists was intended to examine the relationship between dishonesty and creativity.

40. The author's lectures sparked lively discussions in his class.

41. The researchers tested the participants' creativity by asking them to play a word game.

42. It is time we realized that deviance may be capable of doing both good and harm to individuals and society.

43. The reasons for people's evil behaviors can be explained in more ways than one.

44. The math task in one experiment was designed to test participants' tendency to cheat.

45. Some creative ideas have turned out to do harm to human society.

2023 □ 3 □ Hyphenating your last name after marriage?

Hyphenating your last name after marriage?

[A] Congratulations on deciding to get married! While being married is great and wonderful, the act of getting married can be quite stressful. There is the planning of the ceremony itself, the merging(□□) of two households and all of the details involved in that. You also have to take the time to apply for your marriage license and then decide whether or not you are going to keep your last name or change it.

[B] This is where a lot of people have trouble. Once upon a fine, it was just

customary for a bride to take her groom's last name as her own and abandon her maiden name completely. The act of keeping her own last name was considered taboo(禁忌) and people's eyebrows would raise right off their faces when they found out that the bride was even considering something so radical. Over time, though, more and more women are deciding to keep their last names.

[C] There are a lot of reasons to want to keep your own last name. Hopefully you have a supportive groom who understands why this idea is the most appealing to you. A lot of times, though, the act of keeping your name is still something that causes concern. Even if your groom is fine with it, his family (or your own) might not be so understanding.

[D] There are a couple of ways to compromise on the issue. You could choose an entirely new last name for the two of you to share. This way neither of you gets "your" way and you both have to deal with the legalities of going through a name change. Most of the time, though, the most popular compromise is to hyphenate your last name and the last name of your groom. For example, if your groom's name is John Smith and your name is Kate Jones, you would name yourself Kate Jones-Smith or Kate Smith-Jones. This allows you to keep going by your own last name while legally adopting your husband's last name at the same time.

[E] The compromise is the biggest reason that so many women choose to hyphenate their last names. It is a way of you keeping your own identity while also making your future husband happy. It allows you to stay connected to accomplishments that you achieved before you got married. For example, many women who close to hyphenate do so partially because they have earned higher educational degrees and certifications under their maiden names. They might have also had things published or publicized and want to stay connected to that identity. Hyphenating your last name can help you bridge the gap between your personal and professional lives. Many women who opt to simply keep their own names do so because they don't want to give up all that they have accomplished professionally. Adopting their husband's last name makes it hard for them to claim ownership of these accomplishments personally because they happened under their "other" name.

[F] While tradition is one thing, there isn't any logical reason to completely change your name. Keeping your name and joining it to your husband's through hyphenation is as legal as simply adopting his name or as simply keeping your own and leaving his out of the picture entirely.

[G] Probably the most important reason to consider hyphenation is your identity. You've spent your whole life building your identity under a certain name. Obviously you will still be you even if you've taken on your husband's last name and omitted yours entirely. At the same time, your name is associated with the identity you've built up and hyphenation allows you to respect that while also respecting tradition and your husband's family's

identity.

[H] If you care about outside opinions on your name, you should know that a large portion of today's society is annoyed by the hyphenated name. Some people find it "snobby" (□□□) and others simply find it irritating because they have a hard time remembering which last name they are supposed to say first. Some people even believe that not simply adopting your husband's last name is a huge sign of disrespect and a lack of commitment.

[I] It is possible that your future husband will find this choice offensive. Some men, regardless of how you might feel about such things, are traditionalists and feel that it is simply "right" for the woman to take the man's last name as her own. Whether your future husband insisting on your adopting his last name is a red flag to you or not, it is still something that you should take into consideration.

[J] There are all sorts of reasons to hyphenate your name or not to hyphenate your name. The basis for each of these things, however, is whether or not you are willing to make a compromise when it comes to changing your name. The hyphenation is the epitome (□□) of a compromise. One spouse wants a complete name change. The other spouse wants no name change. Hyphenating the two names is a way for each person to, at least a little bit, "win" the argument.

[K] And don't forget the legal stuff! Making the decision is just part of the process. From there you are going to have to legally change your name all over the place. You'll need to change your name at the bank, with social security, with your credit cards, on your driver's license, at the gym... everywhere. It's easy to get overwhelmed just thinking about it.

[L] What matters, of course, is that the two of you are going to be happily married - for the rest of your lives. At the end of the day, whether you each keep your names, whether you come up with an entirely new name for the two of you to share or whether you hyphenate your current last names, what matters is that you love each other and are going to be joining your lives together. Try to remember that as you are staring at the application for your marriage license and filing out the portion that reads "name after you get married" (or whatever the legalese for that might be).

36. Many people today still find name hyphenation upon marriage unacceptable.

37. As a compromise, a bride will in most cases adopt a name that combines the couple's last names.

38. The bride should consider adopting her groom's last name whether he feels strongly about it or not.

39. Making preparations for marriage causes a lot of stress.

40. Hyphenating the last names could be a win-win solution should arguments arise about what name to adopt upon marriage.

41. It used to be considered socially unacceptable for a bride to retain her maiden name.

42. The bride who adopts a hyphenated last name after marriage can maintain connections with their past achievements.
43. Hyphenating names allows the bride to preserve her own identity while respecting tradition.
44. No matter what name the bride adopts, it is most important that the newly weds truly love each other.
45. Legally speaking, the bride is free to choose whatever name she prefers.

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Section B

Directions: In this section, you are going to read a passage with ten statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter. Answer the questions by marking the corresponding letter on Answer Sheet 2.

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